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UNITED STATES DISTRICT COURT CLERKS OFFICE  
DISTRICT OF MASSACHUSETTS

2004 JUL -6 P 4:08

CIVIL ACTION NO. 04-10073-NG  
U.S. DISTRICT COURT  
DISTRICT OF MASS

WILLIAM P. CHERNICOFF,  
Plaintiff

v.

NCO FINANCIAL SYSTEMS, INC.,  
LOVELACE HEALTH SYSTEMS,  
EQUIFAX INFORMATION SERVICES,  
INC., BIRCHWOOD CREDIT  
SERVICES, INC., TRANSUNION  
CORPORATION, and EXPERIAN  
NATIONAL ASSISTANCE CENTER,  
Defendants

**BIRCHWOOD CREDIT SERVICES, INC.'S  
CORPORATE DISCLOSURE STATEMENT**

Pursuant to Local Rule 7.3, Birchwood Credit Services, Inc. ("Birchwood") submits the following corporate disclosure statement identifying any parent corporation and any publicly held companies that owns ten percent (10%) or more of Birchwood:

Birchwood is a privately owned company.

BIRCHWOOD CREDIT SERVICES, INC.,  
By Defendant's Attorneys  
BERNSTEIN & BELL



Ronald I. Bell, BBO #036400  
4 Courthouse Lane  
Chelmsford, MA 01824  
(978) 458-6339

Dated: July 2, 2004

**CERTIFICATE OF SERVICE**

I, Ronald I. Bell, attorney for the Defendant, BIRCHWOOD CREDIT SERVICES, INC., hereby certify that on July 2, 2004, I served the within, BIRCHWOOD CREDIT SERVICES, INC.'S CORPORATE DISCLOSURE STATEMENT, upon the Plaintiff and other Defendants, by mailing a true and exact copy thereof, postage prepaid to all counsel of record:

Attorney for Plaintiff,  
Andrew M. Fischer, Esq.  
JASON & FISCHER  
47 Winter Street  
Boston, MA 02108

Attorneys for NCO Financial Systems, Inc.  
and Lovelace Health Systems,  
James J. Duane, Esq.  
Eric M. Chadkowski, Esq.  
TAYLOR, DUANE, BARTON &  
GILMAN, LLP  
111 Devonshire Street  
Boston, MA 02109


Attorney for Equifax Information  
Services, Inc.,  
David B. Wilson, Esq.  
ROBSINSON & COLE, LLP  
One Boston Place  
Boston, MA 02108

Attorney for Defendant, Transunion  
Corporation,  
Mardic Marashian, Esq.  
BONIN & MARASHIAN  
77 Franklin Street  
Boston, MA 02110

Pro Hac Vice for Defendant, Transunion  
Corporation,  
Bruce S. Luckman, Esq.  
Timothy P. Creech, Esq.  
SATZBERG, TRICHON, KOGAN &  
WERTHEIMER, P.C.  
1818 Market Street, 30<sup>th</sup> Floor  
Philadelphia, PA 19103

Attorney for Experian National Assistance  
Center,  
George W. Price, Esq.  
MINTZ, LEVIN, COHN, GLOVSKY  
and POPEO, P.C.  
One Financial Center  
Boston, MA 02111

SIGNED, under the penalties of perjury this 2<sup>nd</sup> day of July 2004.

  
\_\_\_\_\_  
Ronald I. Bell